Fill in this information to identify the case:						
Debtor 1	Tammy Ruth-Jimenez					
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the: Middle District of Pennsylvania						
Case number (If known)	18-bk-02770		•			

Official Form 423

Certification About a Financial Management Course

12/15

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and § 1141 (d)(3) applies.

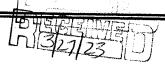
In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

- If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.
- If you filed under chapter 11 or 13 and you need to file this form, file it before

ou must cl	heck one:			
□ [′] l con	mnleted an a	pproved course in personal financial management:		
70	e I took the co			
Nam	ne of approved	to the solid 1- Mance		
Certi	ificate numbe	05781-PAM-DE-0372 77942		
l am waive	not required er of the req	I to complete a course in personal financial management because the court has granted my motion for a uirement based on <i>(check one)</i> :		
		I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		
	Disability.	My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so.		
	Active duty.	I am currently on active military duty in a military combat zone.		
	Residence.	e. I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs.		
rt 2:	Sign Here			

Certification About a Financial Management Course Doc 53 Filed 03/27/23 Entered 03/27/23 13:50:14 Desc Main Document Page 1 of 2



Certificate Number: 05781-PAM-DE-037277942

Bankruptcy Case Number: 18-02770



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 20, 2023, at 4:36 o'clock PM PDT, Tammy Ruth Jimenez completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date.	Watch 20, 2023	ву:	/s/Allison M Geving
		Name:	Allison M Geving
		Title:	President

Date:

March 20, 2022